PAGE 1/7 * RCVD AT 7/12/2010 1:01:18 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):01-48

RAYMOND A. JOAO, ESQ. 122 BELLEVUE PLACE YONKERS, NEW YORK 10703 (914) 969-2992

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FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: July 12, 2010

Fax No.: 571-273-8300

No. Pages: 7 (including cover)

Re: TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER REGARDING U.S. PATENT NO. 6,725,201 - U.S. Patent Application Serial No. 10/764,632

To Whom It May Concern:

Please find transmitted herewith a TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER REGARDING U.S. PATENT NO. 6,725,201 for filing in the above-identified application.

Respectfully Submitted,

Raymond A. Joao Reg. No. 35,907

PAGE 617 * RCVD AT 71/2/2010 1:01:18 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DMIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):01-48

Approved for use through 09/30/2010. OMB 0851-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Effective on 12/09/2004.

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Effective on 12/08/2004. pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818), 10/764,632 Application Number **TRANSMITTA** JANUARY 26, 2004 Filing Date For FY 2009 RAYMOND A. JOAO First Named Inventor LUBIN Examiner Name Applicant claims small entity status. See 37 CFR 1.27 Art Unit 3626

TOTAL AMOUNT OF PAYMENT 70.00 (\$) Attorney Docket No. **RJ213** METHOD OF PAYMENT (check all that apply) Check XXX Credit Card Money Order Other (please identify): Deposit Account Deposit Account Number: Deposit Account Name For the above-identified deposit account, the Director is hereby authorized to: (check all that apply) Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee Charge any additional fee(s) or underpayments of fee(s) Credit any overpayments under 37 CFR 1.16 and 1.17 WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. **FEE CALCULATION** 1. BASIC FILING, SEARCH, AND EXAMINATION FEES **FILING FEES SEARCH FEES EXAMINATION FEES** Small Entity Small Entity **Small Entity** Application Type Fee (\$) Fee (\$) Fees Paid (\$) Fee (\$) Fee (\$) Fee (\$) Eee (\$) Utility 330 165 540 220 270 110 Design 220 110 100 140 70 50 Plant 220 110 330 165 170 85 Reissue 330 165 650 270 325 Provisional 220 110 0 0 0 Ô 2. EXCESS CLAIM FEES Small Entity Fee (\$) Fee Description Fee (\$) Each claim over 20 (including Reissues) 52 Each independent claim over 3 (including Reissues) 220 110 Multiple dependent claims 390 195 Total Claims Extra Claims Fee (\$) Multiple Dependent Cleims Fee Paid (\$) - 20 or HP = Fee (\$) Fee Paid (\$) HP = highest number of total claims paid for, if greator than 20. Indep. Claims Extra Claims Fee (\$) Fee Paid (\$) - 3 or HP = HP = highest number of Independent claims paid for, if greater than 3. **APPLICATION SIZE FEE** If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets

Extra Sheets

Number of each additional 50 or fraction thereof Fee (\$) Fee Paid (\$) (round up to a whole number) x - 100 e / 50 = 4. OTHER FEE(S) Fees Paid (\$) Non-English Specification, \$130 fee (no small entity discount) Other (e.g., late filing surcharge): TERMINAL DISCLAIMER FEE (6,725,201) \$70.00

SUBMITTED BY				
Signature	fayme Ch	Registration No. (Attorney/Agent)	35,907	Telephone 914-969-2992
Name (Print/Type)	RAYMOND A. JOAO			Date 7//2//0

This collection of Information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to fise (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual confidence. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Office, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patient and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patients, P.O. Box 1450, Alexandria, VA 22313-1450.

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PAGE 217 * RCVD AT 7/12/2010 1:01:148 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-54):01-48

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on July 12, 2010.

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RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE

PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED

ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER REGARDING U.S. PATENT NO. 6,725,201

Sir:

This is a Transmittal Letter for Terminal Disclaimer regarding U.S. Patent No. 6,725,201. Applicant submits herewith, for entry in the above-identified application, a Terminal Disclaimer regarding U.S. Patent No. 6,725,201.

PAGE 3/7 * RCVD AT 7/12/2010 1:01:18 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-5s):01-48

Please find transmitted herewith the following for the filing of the Terminal Disclaimer regarding U.S. Patent No. 6,725,201 in the above-identified application:

- 1. Terminal Disclaimer To Obviate A Double Patenting
 Rejection Over A "Prior" Patent form for the Terminal
 Disclaimer regarding U.S. Patent No. 6,725,201;
- 2. Credit Card Payment Form for \$70.00, for payment of the required Terminal Disclaimer fee for the Terminal Disclaimer regarding U.S. Patent No. 6,725,201; and
- 3. Fee Transmittal Sheet (in duplicate), for the payment of the above required Terminal Disclaimer fee.

Applicant respectfully requests that the Terminal Disclaimer regarding U.S. Patent No. 6,725,201 be entered in the above-identified application.

Respectfully Submitted,

Raymond A. Joao

Reg. No. 35,907

July 12, 2010 Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992